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Re: Serial No. 10/699,552  
Atty. Docket No. WELL0036  
TOTAL PAGES (Incl. cover sheet) - 19  
The following documents are enclosed:

- Certificate of Facsimile Transmission (1 page); and
- Response (18 pages).

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of: Orcutt**

**Docket No.: WELL0036**

**Serial No. : 10/699,552**

**Art Unit: 3621**

5 **Filed: October 30, 2003**

**Examiner: Elisca, Pierre E.**

**Title: Express Check Conversion**

April 19, 2005

10 **Commissioner for Patents**  
**Mail Stop Non Fee Amendment**  
**P.O. Box 1450**  
**Alexandria, VA 22313-1450**

15 **RESPONSE**

**Sir:**

20 This is a Response to the Office Action, dated 19 January 2005, for the above-identified patent application. Amendment to the Claims is attached hereto. The Commissioner is hereby authorized to charge any additional fees due or credit any overpayment to Deposit Account No. 07-1445.